

13 January 2016

Dear Valued Customers,

**Cessation of HSBC Amanah Advance Visa Platinum Credit Card-i and
Withdrawal of Cash Back Feature from MPower Credit Card-i**

We would like to inform that we will no longer offer the HSBC Amanah Advance Visa Platinum Credit Card-i, and the cash back feature on the MPower Credit Card-i shall be withdrawn with effect from 4 February 2016.

Accordingly, revisions have been made to the Cardholder Agreement (which is part of our Universal Terms & Conditions).